

# SAXON

February 4, 2010

3701 Regent Boulevard,  
Irving, Texas 75063  
(972) 570-6007

**VIA UPS OVERNIGHT MAIL AND E-MAIL**

Mr. Ron Poindexter  
Compliance Director  
Making Home Affordable – Compliance  
8000 Jones Drive  
McLean, VA 22102


Re: Saxon Mortgage Services, Inc. and HAMP Servicer No. 904059188  
Management Compliance Review

Dear Mr. Poindexter:

Please find attached Saxon Mortgage Services, Inc.'s response to MHA-Compliance's Management Compliance Review Report, dated December 21, 2009. We appreciate the thoroughness of your review as well as the professionalism of your staff and look forward to our continued joint efforts to improve our participation the HAMP program.

Should you have any questions regarding this response, or need any additional information, please do not hesitate to contact me directly.

Respectfully yours,



Andrew N. Cline  
Senior Vice President and  
Assistant General Counsel

Enclosures.

# SAXON

Address  
City, TX Zip Code  
Phone • Fax

December 20, 2010

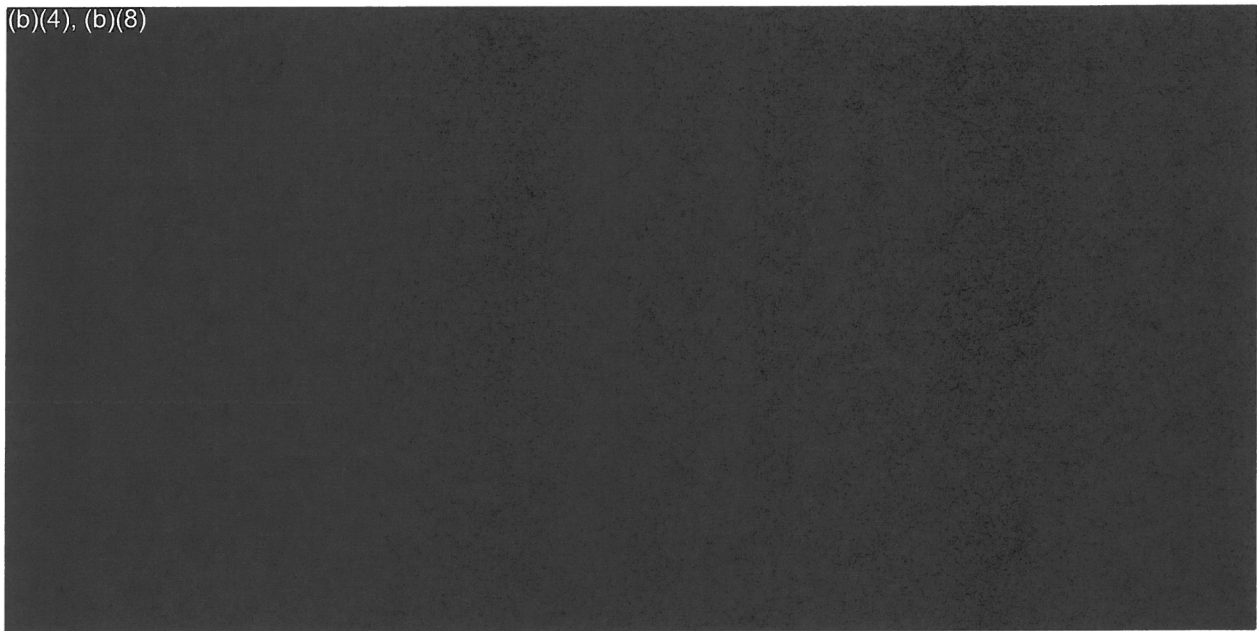
Christian Heffron  
MHA-C Director  
Making Home Affordable – Compliance  
8000 Jones Branch Drive, Mailstop C31  
McLean, VA 22102

Re: MHA-C Audit – Saxon Mortgage Services, Inc. (Saxon) and HAMP Servicer NO.  
904059188 Management Compliance Response

Dear Mr. Heffron,

This correspondence is Saxon's response to the identified observations provided in the Compliance Audit Report dated 11/15/10 resulting from the on-site Management Compliance Audit ("MCA") conducted from June 28, 2010 to July 2, 2010. Management responses to these observations are in the order provided in the aforementioned audit.

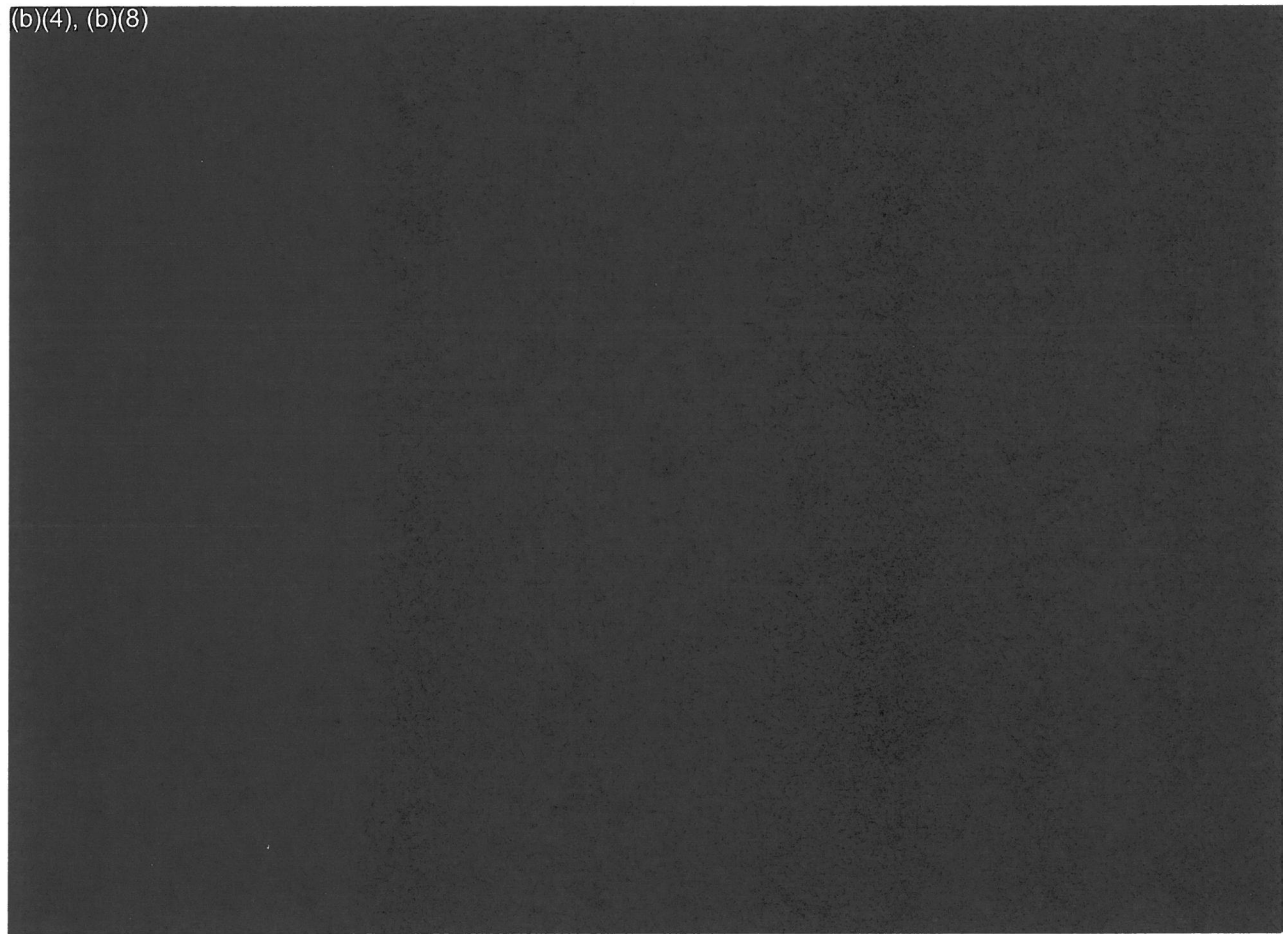
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# SAXON

Address  
City, TX Zip Code  
Phone • Fax

(b)(4), (b)(8)



Saxon appreciates the thoroughness of your review as well as the professionalism of our staff and look forward to our continued efforts to improve our participation in the HAMP program.

Should you have any questions regarding this response, or need any additional information, please do not hesitate to contact me directly.

Respectfully yours,

Joe Moran  
SVP, Chief Compliance Officer  
SAXON  
3701 Regent Blvd  
Irving, TX 75063  
Tel. (972) 570 - 6316  
Cel. (b) (6)

Visit us on the web at [www.saxononline.com](http://www.saxononline.com).

# SAXON

Address  
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October 14, 2011

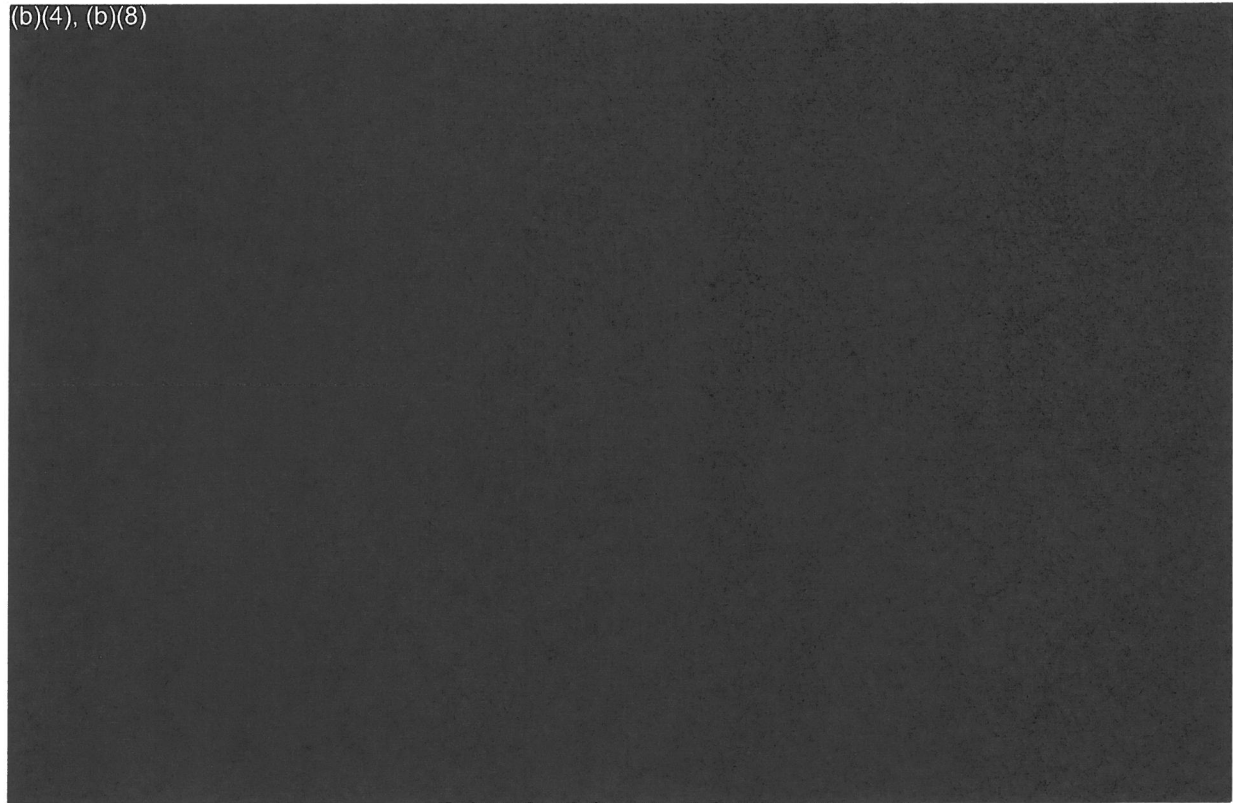
Christian Heffron  
MHA-C Director  
Making Home Affordable – Compliance  
8000 Jones Branch Drive, Mailstop C31  
McLean, VA 22102

Re: MHA-C Audit – Saxon Mortgage Services, Inc. (Saxon) and HAMP Servicer NO.  
904059188 Management Compliance Responses – Audit July 2011

Dear Mr. Heffron,

This correspondence is Saxon's response to the identified observations provided in the Exit Notes/Observation Summary resulting from the on-site Audit conducted from July 11, 2011 to July 29, 2011. Management responses to these observations are in the order provided in the aforementioned audit.

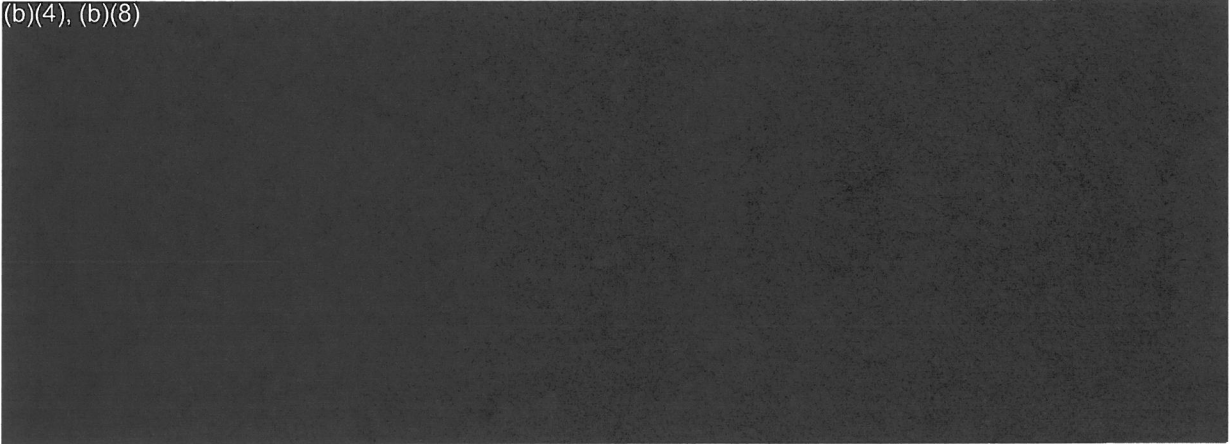
(b)(4), (b)(8)



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(b)(4), (b)(8)



Saxon appreciates the thoroughness of your review as well as the professionalism of your staff and look forward to our continued efforts to improve our participation in the HAMP program.

Should you have any questions regarding this response, or need any additional information, please do not hesitate to contact me directly.

Respectfully yours,

  
Keith Price

Vice President

SAXON

4700 Mercantile Drive

Fort Worth, TX 76137

Tel. (682) 647-4374

Visit us on the web at [www.saxononline.com](http://www.saxononline.com).